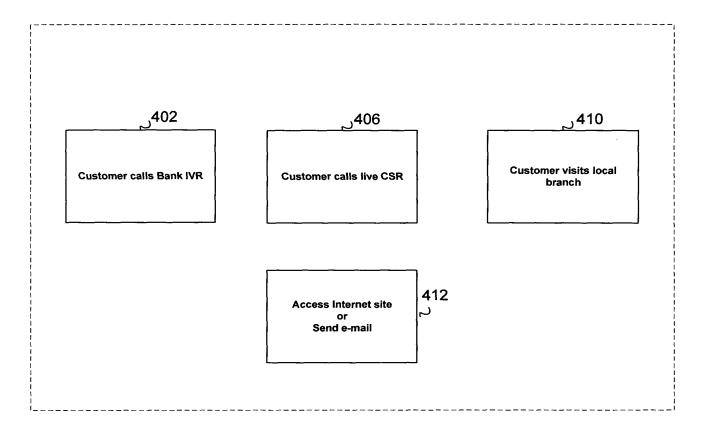
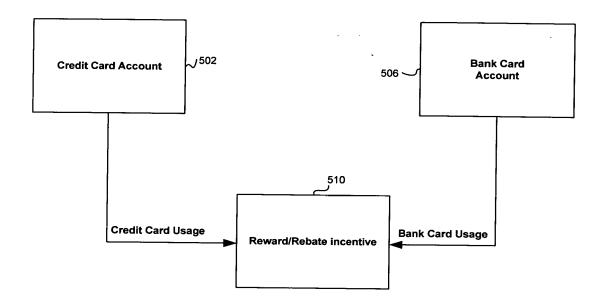


Figure 4



Alternative customer touch points for activating bank card



Linkage of Credit Card And Bank Card

Figure 5

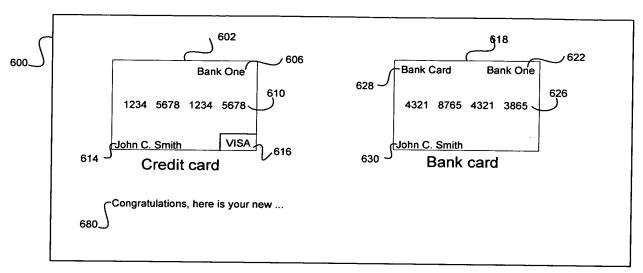


Figure 6

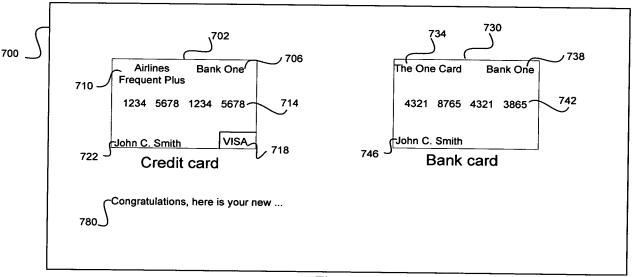


Figure 7

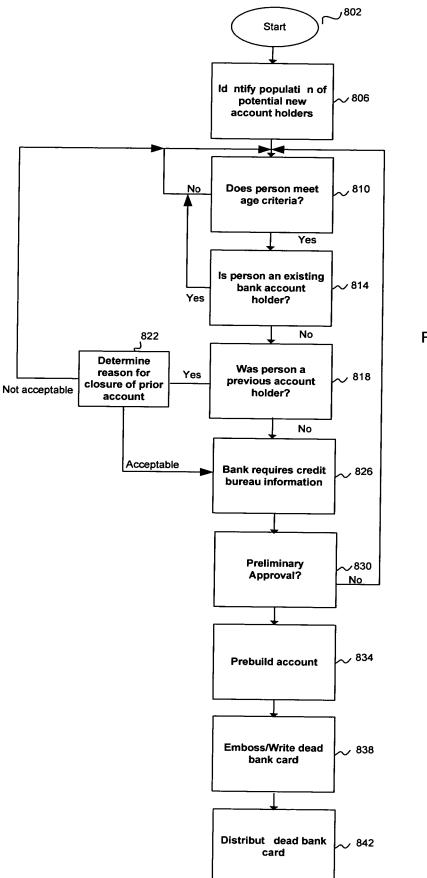


Figure 8